

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
Reading Division

Chapter 13

Case No. 25-10751-pmm

In re:

**Bonnie Lynn MacDonald,**  
Debtor.

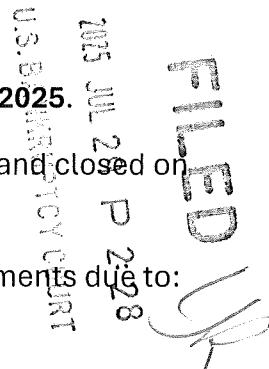
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**MOTION TO REOPEN CHAPTER 13 CASE**

COMES NOW the Debtor, **Bonnie Lynn MacDonald**, and respectfully moves this Honorable Court to **reopen the above-captioned Chapter 13 case** pursuant to 11 U.S.C. § 350(b) and Federal Rule of Bankruptcy Procedure 5010, and in support thereof states as follows:

**I. BACKGROUND**

1. Debtor filed a voluntary petition under Chapter 13 on **February 25, 2025**.
2. The case was dismissed by Order of this Court on **March 20, 2025**, and closed on **April 16, 2025**.
3. At the time of dismissal, Debtor was unable to comply with requirements due to:
  - o The **death of her son** on November 28, 2007.
  - o The **closure of her construction business**;
  - o A **serious automobile accident** on July 21, 2023; and
  - o Financial hardship due to the **COVID-19 pandemic**.



## II. CHANGED CIRCUMSTANCES

### CHANGED CIRCUMSTANCES AND GOOD FAITH

4. Debtor has since experienced a **significant change in financial condition and life stability**, enabling her to proceed in **good faith**.
5. Social Security Retirement income of just under \$1800.00
6. She sells final expense insurance and is paid by commission; it provides a minimum of \$2,000.00 to \$9,000.00 monthly income.

She also drives

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7. LYFT Carsharing and earn approximately \$1,000.00 weekly.
8. Based on her current income and budgeting, Debtor **believes she can make all required payments** and bring a new Chapter 13 case to a successful conclusion **with the assistance of counsel**.
9. Debtor is now able to proceed in good faith with a Chapter 13 plan and seeks to either reinstate the prior case or seek other appropriate relief.

## III. LEGAL BASIS

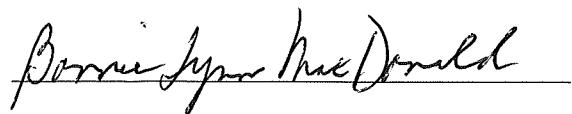
7. Under **11 U.S.C. § 350(b)**, a court may reopen a case "to administer assets, to accord relief to the debtor, or for other cause."
8. Good cause exists to reopen this case to allow the Debtor to pursue meaningful relief and to complete the purpose of her Chapter 13 filing.

**WHEREFORE, the Debtor respectfully requests that this Honorable Court:**

1. **GRANT** this Motion to Reopen Chapter 13 Case No. 25-10751-pmm;
2. **WAIVE** or allow installment payment of the reopening fee;
3. **PERMIT** the Debtor to proceed with appropriate motions or reinstatement as necessary; and
4. Grant such other and further relief as the Court deems just and proper.

Respectfully submitted,

Dated: July 23, 2025

A handwritten signature in black ink, appearing to read "Bonnie Lynn MacDonald". The signature is fluid and cursive, with "Bonnie" and "Lynn" connected.

**Bonnie Lynn MacDonald**  
531 S. Warminster Road  
Hatboro, PA 19040  
267-239-7484  
BonnieMacDonald@Proton.com

**PATRICIA M. MAYER**  
U.S. Bankruptcy Judge

**CERTIFICATE OF SERVICE**

**Re: In re Bonnie Lynn MacDonald, Case No. 25-10751-pmm**

I, the undersigned, hereby certify that on **July 23rd, 2025** I caused a true and correct copy of the **Motion to Reopen Chapter 13 Case** and **Proposed Order** served to the **Court by hand delivery and to the** following parties:

Name	Email Address	Party / Representation
Denise		On behalf of U.S. Bank
Elizabeth	bkgroup@kmllawgroup.com	Trust Company, National
Carlton		Association, as Trustee
Kenneth E. West	ecfemails@ph13trustee.comphilaecf@gmail.com	Chapter 13 Trustee
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	Office of the U.S. Trustee

**TOTAL SERVED: 3**

I certify under penalty of perjury that the foregoing is true and correct.

Dated: 7/29, 2025

Respectfully submitted,



**Bonnie Lynn MacDonald**  
531 S. Warminster Road  
Hatboro, PA 19040  
267-239-7484  
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Philadelphia

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900 Market Street

Willow Grove, PA 19090-1143

Suite 400

Philadelphia, PA 19107-4233

Philadelphia

Tue Jul 22 20:34:05 EDT 2025

CACH, LLC Credit Collection Services

(p) INTERNAL REVENUE SERVICE

P.O. Box 10497 725 Canton Street

CENTRALIZED INSOLVENCY OPERATIONS

Greenville, SC 29603-0497 Norwood, MA 02062-2679

PO BOX 7346

PHILADELPHIA PA 19101-7346

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Dept of Treasury  
Internal Revenue Service  
Philadelphia, PA 19255-0030

New Jersey Turnpike Authority  
Ramon de la Cruz, NJ Turnpike Authority  
1 Turnpike Plaza, P.O Box 5042  
Woodbridge, NJ 07095

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)U.S. Bank Trust Company, National Associat

End of Label Matrix	
Mailable recipients	27
Bypassed recipients	1
Total	28

UNITED STATES BANKRUPTCY COURT  
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Reading Division

Chapter 13  
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Debtor.

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**ORDER GRANTING MOTION TO REOPEN CASE**

Upon consideration of the **Motion to Reopen Case** filed by the Debtor, and good cause appearing:

IT IS HEREBY ORDERED:

1. The Motion is **GRANTED**.
2. The above-captioned case is **REOPENED** for the purpose of allowing the Debtor to seek further relief.
3. The reopening fee is waived.  
[ ] The reopening fee shall be paid in accordance with the Clerk's procedures.

IT IS SO ORDERED.

Dated: \_\_\_\_\_

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PATRICIA N MAYER  
US BANKRUPTCY JUDGE